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1. (Amended) An on-line insurance policy service system for real-time automated selective adjustment by a policyholder of policy parameters for a policy and system computation and communication of consequent costs, comprising:
an information module for identifying a policyholder to the system and for verifying to the policyholder a present policy parameter; and
a policy adjustment module for selectively communicating a parameter change and for generating in real-time a cost adjustment attributable to the parameter change and directly communicating to the policyholder the cost adjustment.

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5. (Amended) The system as defined in claim 1 wherein the parameter change comprises a change in resident address of the policyholder.

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13. (Amended) An on-line insurance policy service system for real-time automated selective adjustment by a policyholder of policy parameters for an insurance policy, and for system computation and communication of changes in coverage under the policy comprising:
an information module for identifying a policyholder to the system and for verifying to the policyholder a present policy parameter of a policy held by the policyholder; and,
a policy adjustment module for selectively communicating a parameter change from the policyholder, for generating in real-time a coverage adjustment attributable to the parameter change and for communicating the coverage adjustment directly to the policyholder.

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17. (Amended) The system as defined in claim 13 wherein the parameter change comprises a change in resident address of the policyholder.

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25. (Amended) A method of servicing an insurance policy via Internet on-line communications for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters via direct on-line communications between an insurer and a policyholder, comprising:
communicating from a policyholder through an Internet on-line connection an identity of the policyholder and a policy parameter change to an insurer;

calculating a cost variance attributable to the policy parameter change and quoting the cost variance directly to the policyholder back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

adjusting the policy in accordance with the policy parameter change and verifying the adjusting in real-time directly back to the policyholder through the on-line connection.

26. (Amended) The method as claimed in claim 25 further including displaying policy information to the policyholder comprising preexisting policy parameters.

27. (Amended) The method as claimed in claim 25 further including providing on-line forms to the policyholder.

29. (Amended) The method as claimed in claim 25 further including displaying claims information to the policyholder and enabling communication of related information concerning a claim through the on-line connection.

31. (Amended) A method of servicing a preexisting insurance policy via Internet on-line communications directly between a policyholder and an insurer for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising:

communicating by a policyholder and an insurer through an Internet on-line connection an identity of the policyholder and a policy parameter change;

determining a coverage variance attributable to the policy parameter change and quoting by the insurer of the cost variance to the policyholder directly back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

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adjusting the policy in accordance with the policy parameter change and verifying the adjustment in real-time back to the policyholder through the on-line connection.

32. (Amended) The method as claimed in claim 31 further including displaying policy information to the policyholder comprising preexisting policy parameters.

33. (Amended) The method as claimed in claim 31 further including providing on-line forms to the policyholder.

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35. (Amended) The method as claimed in claim 31 further including displaying claims information to the policyholder and enabling communication of related information concerning a claim through the on-line connection.

Please add new claims 37-72 as follows:

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37. (New) A fully-automated on-line insurance policy service system operated by a policyholder and delivered via the Internet or other electronic communications network, for real-time selective adjustment by the policyholder of policy parameters for a policy and system underwriting of risk and the resulting computation and communication of consequent costs, comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder present policy parameters;

a policy adjustment module for a policyholder directly communicating a parameter change and for generating in real-time a cost adjustment attributable to the parameter change and directly communicating to the policyholder the resulting cost adjustment, which module includes the embedded capability to electronically perform underwriting and rating functions and apply relevance criteria based on prior policyholder responses to ensure accurate communication, policy adjustment and rating.

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38. (New) The system as defined in claim 37 further including a claims information module.

39. (New) The system as defined in claim 37 further including an electronic funds transfer module.

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40. (New) The system as defined in claim 37 wherein the parameter change comprises a change in location.

41. (New) The system as defined in claim 37 wherein the parameter change comprises a change in resident address of the policyholder.

42. (New) The system as defined in claim 37 wherein the parameter change comprises a change in garage location of a vehicle insured under the policy.

43. (New) The system as defined in claim 37 wherein the parameter change comprises a change in item insured by the policy.

44. (New) The system as defined in claim 43 wherein the change in item comprises a change in a person insured under the policy.

45. (New) The system as defined in claim 43 wherein the change in item comprises a change in insurance coverages, deductibles and policy limits under the policy.

46. (New) The system as defined in claim 43 wherein the change in item comprises a vehicle change.

47. (New) The system as defined in claim 46 wherein the vehicle change comprises adding, replacing or deleting an insured vehicle under the policy.

48. (New) The system as defined in claim 37 further including an implementing module for submitting and implementing the parameter change.

49. (New) A fully-automated on-line insurance policy service system, operated by a policyholder and delivered via the Internet or other communications network, for real-time selective adjustment by the policyholder of policy parameters for a held policy, and for system underwriting of risk and computation and communication of changes in coverage under the policy comprising:

an information module for identifying a policyholder to the system and for verifying to the policyholder present policy parameters of a policy held by the policyholder; and

a policy adjustment module for a policyholder directly communicating a parameter change to the insurer, for generating, electronically and in real-time, a coverage adjustment attributable to the parameter change and for communicating the coverage adjustment directly to the policyholder, which module includes the embedded capability to electronically perform underwriting and rating functions and apply relevance criteria to ensure accurate communication, policy adjustment and rating.

50. (New) The system as defined in claim 49 further including a claims information module.

51. (New) The system as defined in claim 49 further including an electronic funds transfer module.

52. (New) The system as defined in claim 49 wherein the parameter change comprises a change in location.

53. (New) The system as defined in claim 49 wherein the parameter change comprises a change in resident address of the policyholder.

54. (New) The system as defined in claim 49 wherein the parameter change comprises a change in garage location of a vehicle insured under the policy.

55. (New) The system as defined in claim 49 wherein the parameter change comprises a change in item insured by the policy.

56. (New) The system as defined in claim 55 wherein the change in item comprises a change in a person insured under the policy.

57. (New) The system as defined in claim 55 wherein the change in item comprises a change in insurance coverages, deductibles and policy limits under the policy.

58. (New) The system as defined in claim 55 wherein the change in item comprises a vehicle change.

59. (New) The system as defined in claim 58 wherein the vehicle change comprises adding, replacing or deleting an insured vehicle under the policy.

60. (New) The system as defined in claim 49 further including an implementing module for submitting and implementing the parameter change.

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61. (New) A method of self-administering and modifying, amending and/or supplementing an insurance policy via on-line communications directly between a policyholder and an insurer allowing the policyholder to submit and effect policy parameter changes without intervention or assistance by trained insurance company representatives, determining cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising:

communicating through an Internet or other on-line connection the identity of the policyholder and a policy parameter change to an insurer;

underwriting the risk resulting from the parameter change;

calculating a cost variance attributable to the policy parameter change and quoting the cost variance directly to the policyholder back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

changing the policy in accordance with the policy parameter change and verifying the adjusting in real-time directly back to the policyholder through the on-line connection.

62. (New) The method as claimed in claim 61 further including displaying policy information to the policyholder comprising preexisting policy parameters.

63. (New) The method as claimed in claim 61 further including providing on-line forms to the policyholder.

64. (New) The method as claimed in claim 61 further including enabling electronic funds transferring through the on-line connection for payment of policy premiums.

65. (New) The method as claimed in claim 61 further including displaying claims information to the policyholder and enabling communication of related information concerning a claim through the on-line connection.

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66. (New) The method as claimed in claim 61 wherein the communicating the policy parameter change comprises at least one of: a vehicle addition, deletion or replacement, a change in insureds listed in the policy, a change in address or telephone number for an insured, a change in a garage location of an insured vehicle or changes in policy limits, desired coverages or deductibles.

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67. (New) A method of self-servicing an existing insurance policy held by the policyholder, via the Internet or other electronic communications network, directly between a policyholder and an insurer, for estimating cost variances attributable to policy parameter changes and for real-time updating of the policy parameters, comprising:

communicating by a policyholder to an insurer, through an Internet or other on-line connection, an identity of the policyholder and a policy parameter change;

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determining a coverage variance attributable to the policy parameter change and quoting by the insurer of the cost variance to the policyholder directly back through the on-line connection;

submitting the policy parameter change as an implementable change for updating the policy;

adjusting the policy in accordance with the policy parameter change and verifying the adjustment in real-time back to the policyholder through the on-line connection.

68. (New) The method as claimed in claim 67 further including displaying policy information to the policyholder comprising preexisting policy parameters.

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69. (New) The method as claimed in claim 67 further including providing on-line forms to the policyholder.

70. (New) The method as claimed in claim 67 further including enabling electronic funds transferring through the on-line connection for payment of policy premiums.

71. (New) The method as claimed in claim 67 further including displaying claims information to the policyholder and enabling communication of related information concerning a claim through the on-line connection.

72. (New) The method as claimed in claim 67 wherein the communicating the policy parameter change comprises at least one of: a vehicle addition, deletion or replacement, a change in insureds listed in the policy, a change in address or telephone number for an insured, a change in garage location of an insured vehicle or changes in policy limits, desired coverages or deductibles.

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